

Information to identify the case:	
Debtor 1	Mildred Sanchez
First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-25693-ABA	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mildred Sanchez
aka Mildred Vogel, aka Mildred Hawn, aka
Mildred A. Sanchez

11/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mildred Sanchez
Debtor

Case No. 17-25693-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 04, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	Mildred Sanchez, 54A Vale Avenue, Gloucester City, NJ 08030
516979974	Bill Hagan, 5 Cedar Lane, Camden, NJ 08103
516979976	+ Capital One Bank, PO Box 60500, City of Industry, CA 91716-0500
516979978	Chase, PO Box 901037, Fort Worth, TX 76101-2037
517012262	JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 85038
516979985	+ Lady of Lord Hospital, 400 Haddon Avenue, Camden, NJ 08108-1330
516979987	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516979973	+ EDI: BANKAMER.COM	Nov 05 2022 00:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517120950	+ EDI: BANKAMER2.COM	Nov 05 2022 00:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516979975	+ EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Capital One Bank NA, PO BOX 30261, Salt Lake City, UT 84130-0261
516979977	EDI: RMSC.COM	Nov 05 2022 00:33:00	CareCredit - Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516979981	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 04 2022 20:50:58	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
516979982	+ EDI: NAVIENTFKASMDOE.COM	Nov 05 2022 00:38:00	Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
517023377	Email/Text: bknotice@ercbpo.com	Nov 04 2022 20:40:00	Enhanced Recovery Company LLC, PO Box 23870, Jacksonville, FL 32241-3870
516979984	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 04 2022 20:40:00	Great Lakes Educational Loan Services., 2401 International Lane, Madison, WI 53704-3121
516979979	EDI: JPMORGANCHASE	Nov 05 2022 00:33:00	Chase Card Services, PO Box 15123, Wilmington, DE 19850-5123
517137154	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2022 20:50:40	LVNV Funding, LLC its successors and assigns as, assignee of FNBW, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517107461	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin

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Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 25

516979986	EDI: RMSC.COM	Nov 05 2022 00:33:00	Pep Boys - Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517146379	EDI: Q3G.COM	Nov 05 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516983018	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517200045	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 04 2022 20:40:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
516979988	EDI: RMSC.COM	Nov 05 2022 00:33:00	Walmart Credit Card, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516979980		Conor Venue
516979983		Department of Education, 315 Parker Road 400, Ourora, CA

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mark W Ford	on behalf of Debtor Mildred Sanchez markfordlaw@juno.com reginaperfetti1@gmail.com,9716852420@filings.docketbird.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5